

ABSTRACT OF THE DISCLOSURE

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An electronic money system of a token and value mixed type including an electronic money card of a type in which a token type for preferentially paying the coin money and paying the bill money when a coin money balance is insufficient for payment and recording issuance numbers of bills paid/received in transaction history in a memory area of the electronic money card and an automatic transaction machine (ATM) for reading from an electronic money card issuance numbers of bills for deposit and an issuance number of an invalid bill and transmitting the numbers to a computer of a bank.

11-22-88